

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
MICHAEL A. ZURAT) Case No. 20-20442CMB
JENNIFER M. ZURAT)
) Chapter 13

Debtor(s).)
X

ORDER OF COURT
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis ☐ Chapter 13 Plan dated:

☐ Authorizing Distributions Under Plan ☒ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate Protection 5-26-22

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is **\$2565** effective **5/22** .

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$, beginning **7/22**. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
Wells Fargo Bank CL.#11

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- ☒ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
Midfirst Bank CL.#12
- ☒ K. Additional Terms and Conditions:
Unsecured Percent increased to 38%.
American Credit Acceptance paid per plan beginning 5/22.

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 7/1/2022


United States Bankruptcy Judge **dmk**

cc: All Parties in Interest to be served by Clerk

In re:
Michael A. Zurat
Jennifer M. Zurat
Debtors

Case No. 20-20442-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 01, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Zurat, Jennifer M. Zurat, 1012 Temple Road, Monaca, PA 15061-2844
15195983	+ Capital One/Cabelas, PO Box 3021, Salt Lake City, UT 84110-3021
15203341	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
15195995	+ Wells Fargo Auto, PO Box 997517, Sacramento, CA 95899-7517
15219768	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 02 2022 00:08:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 02 2022 00:08:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 02 2022 00:07:14	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 02 2022 00:07:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15202202	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 02 2022 00:08:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
15282696	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 02 2022 00:08:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15195979	+ Email/PDF: bncnotices@becket-lee.com	Jul 02 2022 00:07:13	American Express, PO Box 981537, El Paso, TX 79998-1537
15217982	Email/PDF: bncnotices@becket-lee.com	Jul 02 2022 00:07:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15195980	+ Email/Text: hildaris.burgos@popular.com	Jul 02 2022 00:08:00	Banco Popular de Puerto Rico, PO Box 366818, San Juan, PR 00936-6818
15195982	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2022 00:07:10	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15195981	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2022 00:07:34	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15214914	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2022 00:07:23	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15230446	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 02 2022 00:17:53	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15195984	+ Email/Text: bankruptcy@clearviewfcu.org	Jul 02 2022 00:08:00	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212

District/off: 0315-2

User: auto

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15195985	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 02 2022 00:07:24	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15229255	+ Email/Text: kburkley@bernsteinlaw.com	Jul 02 2022 00:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15195986	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 02 2022 00:08:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
15195987	+ Email/Text: bankruptcy@huntington.com	Jul 02 2022 00:08:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15229896	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 02 2022 00:08:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15195988	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 02 2022 00:07:34	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15216477	+ Email/Text: RASEBN@raslg.com	Jul 02 2022 00:08:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15221372	Email/PDF: resurgentbknotifications@resurgent.com	Jul 02 2022 00:17:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15195989	+ Email/Text: Documentfiling@lciinc.com	Jul 02 2022 00:08:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15260866	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 02 2022 00:07:34	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15195990	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 02 2022 00:08:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15220996	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 02 2022 00:08:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15479776	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 02 2022 00:07:13	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15222712	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 02 2022 00:07:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15195991	+ Email/PDF: gecsed@recoverycorp.com	Jul 02 2022 00:07:23	Paypal Credit Services, PO Box 960006, Orlando, FL 32896-0006
15195992	+ Email/PDF: gecsed@recoverycorp.com	Jul 02 2022 00:07:34	SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
15230017	+ Email/PDF: gecsed@recoverycorp.com	Jul 02 2022 00:07:23	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15196368	+ Email/PDF: gecsed@recoverycorp.com	Jul 02 2022 00:07:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15195993	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 02 2022 00:07:36	THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
15226963	Email/PDF: ebn_ais@aisinfo.com	Jul 02 2022 00:07:14	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15195994	+ Email/Text: bankruptcy@webbank.com	Jul 02 2022 00:08:00	WebBank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336
15219768	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jul 02 2022 09:06:10	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 36

District/off: 0315-2

User: auto

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Michael A. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Jennifer M. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7